



# Project Application

(For Loans \$10,000 to \$99,999)

## City of Fairfax Renaissance Housing Corporation *in partnership with MainStreet Bank* **0% Interest Rate Home Improvement Loan Program**

Name \_\_\_\_\_

Address \_\_\_\_\_

Telephone Number (*Daytime*) \_\_\_\_\_ Email: \_\_\_\_\_

Current Address \_\_\_\_\_  
(*If different from above*)

Age of home \_\_\_\_\_ (*Must be 10+ years old*) Is the home more than 30 years old?....Y N

Style of home (*Cape Cod, etc.*) \_\_\_\_\_ Check if Townhome \_\_\_\_ Check if Condominium \_\_\_\_

How many bedrooms does your home currently have? \_\_\_\_\_

Amount you desire to borrow \_\_\_\_\_ (*\$10,000 min to \$99,999 max*)

Amount remaining on your first mortgage \_\_\_\_\_

**PRIOR TO APPLICATION SUBMISSION:** Loan To Value (LTV) ratio limits will apply. For information regarding LTV limits and how they affect loan approval please contact MainStreet Bank PRIOR to application submission (to avoid loss of non-refundable application fee).

Description of proposed home improvement project:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

(*Attach an additional sheet if necessary*)

Does your home currently have (*Circle Y or N*):

Master bedroom with bath.....	Y	N	Family Room.....	Y	N
Modern heating and cooling.....	Y	N	More than one Bath.....	Y	N
Large Kitchen.....	Y	N	Walk-in Closets.....	Y	N
Modern Appliances.....	Y	N	Garage/Carport.....	Y	N

Was your home recently a rental or group home?.....Y N

Does your home have worn or unsafe electrical/wiring?.....Y N

Does your home have exterior signs of wear? Please describe: \_\_\_\_\_

\_\_\_\_\_

Does your home have interior deterioration? Please describe: \_\_\_\_\_

\_\_\_\_\_

**The following items are required as part of your home improvement project application: (all application materials are non-returnable including photographs)** *Continues on the next page*

- Proof of home ownership – copy of a tax record, deed, *or* purchase contract.
- Photograph(s) of existing structure – Exterior and Interior photographs that include all areas that will be affected by construction.

- House location survey or plat of property – Plat must be to scale and depict the property as it currently exists, including all structures currently on the property. Dimensions of the home and any proposed additions must be clearly depicted and all of the property owners must sign and date this plat prior to submission. The distances from proposed additions to lot lines must be clearly shown on the plat.
- Drawing(s) showing changes to lot grading and architectural elevations of all proposed improvements.
- DETAILED estimated budget for project including contractor written estimate(s) or proposed contract(s) from the contractor(s) you have chosen for the project.
- Estimated timeline for construction and completion.
- \$50 application fee, made out to the FRHC (**non-refundable**)

**Note: Missing or incomplete information may cause a delay or rejection of your application.**

- \* Everyone named on the proof of home ownership (tax record, deed or purchase contract) must initial the items below and sign the application to indicate their understanding and acceptance of these requirements as part of their involvement in the FRHC program.
- Improvements must be completed within **eighteen (18) months** of the loan closing date in order to avoid an interest reimbursement to FRHC. *Applicant initial(s):* \_\_\_\_\_
- Completion requires inspection by the FRHC and final inspection/permits passed by the City of Fairfax building officials (if required). *Applicant initial(s):* \_\_\_\_\_
- Program participants must provide the FRHC with quarterly project status reports or risk default. *Applicant initial(s):* \_\_\_\_\_
- The home must remain owner-occupied and cannot be sold for at least **thirty six (36) months** after the loan closing date in order to avoid an interest reimbursement to FRHC. *Applicant initial(s):* \_\_\_\_\_
- Both the project and the loan must be approved before any work may start. *Applicant initial:* \_\_\_\_\_
- Loan proceeds may not be used to pay off or pay down loans made prior to FRHC loan closing date. *Applicant initial(s):* \_\_\_\_\_
- During the renovation process, the FRHC has the right to post a sign in the front yard of the property and to inspect/photograph the project property at any time. *Applicant initial(s):* \_\_\_\_\_
- Approval is subject to availability of funds. The FRHC reserves the right to amend or modify the application and or program guidelines or procedures without further notice. *Applicant initial(s):* \_\_\_\_\_
- Your home will be toured on the scheduled FRHC meeting date as part off the application review process. *Applicant initial(s):* \_\_\_\_\_
- This program is NOT associated with the City of Fairfax Tax Abatement program. *Applicant initial(s):* \_\_\_\_\_

**Submit completed application to:**

Tina Gillian                    **Or**                    mail to:  
 City of Fairfax, City Hall                    FRHC  
 Room 207A                    PO Box 3178  
 10455 Armstrong St.                    Fairfax VA 22038  
[tina.gillian@fairfaxva.gov](mailto:tina.gillian@fairfaxva.gov)

Applicant(s) Signature(s)

\_\_\_\_\_

\_\_\_\_\_

**Questions may be directed to:**

Tina Gillian                    **Or**                    Mariana Quackenbush  
 Executive Director                    MainStreet Bank  
 FRHC                    10089 Fairfax Boulevard  
 City of Fairfax                    703.481.4548  
 Fairfax VA 22030                    [mquackenbush@mstreetbank.com](mailto:mquackenbush@mstreetbank.com)  
 703.385.2494

Date \_\_\_\_\_

Date \_\_\_\_\_



*The City of Fairfax Renaissance Housing Corporation is committed to the letter and spirit of the Americans with Disabilities Act. To request a reasonable accommodation for any type of disability, please call: 703-385-2494 (TTY 711)*